

**Information to identify the case:**

Debtor 1	<b>Patricia Denice Boley Brown</b>	Social Security number or ITIN	<b>xxx-xx-9227</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Eastern District of Virginia</b>	Date case filed for chapter	<b>7 12/20/19</b>
Case number:	<b>19-36611-KLP</b>		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patricia Denice Boley Brown	
2. All other names used in the last 8 years		
3. Address	8266 Reagan Drive King George, VA 22485	
4. Debtor's attorney Name and address	Walter Ragland [R&R] Ragland & Ragland PLC 4107 Plank Road Suite B Fredericksburg, VA 22407	Contact phone (540)404-5000 Email: <a href="mailto:RaglandWL@aol.com">RaglandWL@aol.com</a>
5. Bankruptcy trustee Name and address	Bruce E. Robinson P.O. Box 538 South Hill, VA 23970-0538	Contact phone (434) 447-7922 Email: <a href="mailto:bruce.robinsontr@gmail.com">bruce.robinsontr@gmail.com</a>

For more information, see page 2 >

Debtor **Patricia Denice Boley Brown**

Case number **19-36611-KLP**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p><b>For the Court:</b></p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: December 23, 2019</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>January 28, 2020 at 10:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p><b>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	

For more information, see page 3 >

Debtor **Patricia Denice Boley Brown**

Case number **19-36611-KLP**

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcynotices.uscourts.gov](http://bankruptcynotices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available on Internet @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

## Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Patricia Denice Boley Brown  
DebtorCase No. 19-36611-KLP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: brayl  
Form ID: 309APage 1 of 2  
Total Noticed: 54

Date Rcvd: Dec 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2019.

db  
15185700 +Patricia Denice Boley Brown, 8266 Reagan Drive, King George, VA 22485-7156  
AES, Payment Center, Harrisburg, PA 17130-0001  
15185701 +Billy Brown, 8266 Reagan Drive, King George, VA 22485-7156  
15185704 Chase Receivables, 755 Baywood Drive, Suite 208, Petaluma, CA 94954-5508  
15185705 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
15185714 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
Mason, OH 45040-8999  
15185717 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
15185718 +Great Eastern Resort Corp, PO Box 78843, Phoenix, AZ 85062-8843  
15185724 Mercantile Adjustment Bureau, 165 Lawrence Ball Dr. Ste 100, Buffalo, NY 14221-7900  
15185726 +Midnight Velvet/ Wards, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364  
15185735 +NES, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476  
15185734 +Nelville Ridgley, III, PO Box 62999, Virginia Beach, VA 23466-2999  
15185737 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846  
15185738 +Performant Recovery, Inc., PO Box 9048, Pleasanton, CA 94566-9000  
15185739 +Peroutka, Miller, Kilma & Peters, 8028 Richie Highway, Suite 300, Pasadena, MD 21122-1360  
15185740 +Peter Heindel, 6802 Paragon Place Suite 410, Richmond, VA 23230-1655  
15187669 ++ROBERT P MCINTOSH, U S ATTORNEY S OFFICE, EASTERN DISTRICT OF VIRGINIA,  
919 E MAIN ST SUITE 1900, RICHMOND VA 23219-4625  
(address filed with court: U. S. Attorney, 600 East Main Street, Suite 1800,  
Richmond, VA 23219)  
15185746 +Spiro & Browne PLC, 6802 Paragon Place, Suite 410, Richmond, VA 23230-1655

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty

E-mail/Text: RaglandWL@aol.com Dec 24 2019 08:28:32 Walter Ragland [R&R],  
Ragland & Ragland PLC, 4107 Plank Road, Suite B, Fredericksburg, VA 22407  
tr E-mail/Text: brobinsoniq7technology.com Dec 24 2019 08:33:16 Bruce E. Robinson,  
P.O. Box 538, South Hill, VA 23970-0538  
15185702 +EDI: CAPITALONE.COM Dec 24 2019 11:03:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
15185703 EDI: CAPITALONE.COM Dec 24 2019 11:03:00 Capital One, PO BOX 71083,  
Charlotte, NC 28272-1083  
15185706 EDI: WFNBN.COM Dec 24 2019 11:03:00 Comenity Bank/Brylane Home, PO Box 182273,  
Columbus, OH 43218-2273  
15185707 +EDI: WFNBN.COM Dec 24 2019 11:03:00 Comenity Bank/Kingsize, Attn: Bankruptcy,  
Po Box 182125, Columbus, OH 43218-2125  
15185708 EDI: WFNBN.COM Dec 24 2019 11:03:00 Comenity Bank/Lane Bryant, PO Box 182273,  
Columbus, OH 43218-2273  
15185709 +EDI: WFNBN.COM Dec 24 2019 11:03:00 Comenity Bank/Torrid, Attn: Bankruptcy,  
Po Box 182125, Columbus, OH 43218-2125  
15185710 EDI: WFNBN.COM Dec 24 2019 11:03:00 Comenity/Ashley Stewart, PO Box 659705,  
San Antonio, TX 78265-9705  
15185711 +EDI: WFNBN.COM Dec 24 2019 11:03:00 Comenity/Children's Place, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus, OH 43218-2125  
15185712 +EDI: WFNBN.COM Dec 24 2019 11:03:00 Comenity/New York & Co., PO Box 659728,  
San Antonio, TX 78265-9728  
15185713 +E-mail/Text: kthompson@crowncasset.com Dec 24 2019 08:32:17 Crown Asset Management LLC,  
3100 Breckenridge Blvd., #725, Duluth, GA 30096-7605  
15185715 EDI: DISCOVER.COM Dec 24 2019 11:03:00 Discover Financial, Attn: Bankruptcy Department,  
Po Box 15316, Wilmington, DE 19850-0000  
15185716 +EDI: DISCOVERSL.COM Dec 24 2019 11:03:00 Discover Student Loans, Attn: Bankruptcy,  
Po Box 30948, Salt Lake City, UT 84130-0948  
15185719 +EDI: IIC9.COM Dec 24 2019 11:03:00 IC System, Inc, Attn: Bankruptcy, Po Box 64378,  
Saint Paul, MN 55164-0378  
15185720 EDI: IRS.COM Dec 24 2019 11:03:00 IRS, PO Box 219236, Kansas City, MO 64121-0000  
15185721 +E-mail/Text: bncnotices@becket-lee.com Dec 24 2019 08:31:38 Kohl's/Capital One,  
P.O. Box 3115, Milwaukee, WI 53201-3115  
15185722 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 24 2019 07:53:24  
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
Greenville, SC 29603-0497  
15185723 EDI: CBMASON Dec 24 2019 11:03:00 Masseys, PO Box 2822, Monroe, WI 53566-8022  
15185725 +EDI: MID8.COM Dec 24 2019 11:03:00 Midland Funding, 2365 Northside Dr Ste 300,  
San Diego, CA 92108-2709  
15185727 EDI: CBS7AVE Dec 24 2019 11:03:00 Montgomery Ward, 1112 7th Avenue,  
Monroe, WI 53566-1364  
15185728 +EDI: NESF.COM Dec 24 2019 11:03:00 National Ent, 29125 Solon Rd, Solon, OH 44139-3442  
15185729 +EDI: NAVIENTFKASMSERV.COM Dec 24 2019 11:03:00 Navient, Attn: Bankruptcy, Po Box 9640,  
Wilkes-Barre, PA 18773-9640  
15185730 +EDI: NAVIENTFKASMSERV.COM Dec 24 2019 11:03:00 Navient, Attn: Bankruptcy, Po Box 9640,  
Wiles-Barr, PA 18773-9640  
15185732 +EDI: NFCU.COM Dec 24 2019 11:03:00 Navy FCU, Attn: Bankruptcy, Po Box 3000,  
Merrifield, VA 22119-3000  
15185731 +EDI: NFCU.COM Dec 24 2019 11:03:00 Navy FCU, Attn: Bankruptcy Dept, Po Box 3000,  
Merrifield, VA 22119-3000

District/off: 0422-7

User: brayl  
Form ID: 309A

Page 2 of 2  
Total Noticed: 54

Date Rcvd: Dec 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15185733 +EDI: NFCU.COM Dec 24 2019 11:03:00 Navy Federal Credit Union, PO Box 3000,  
Merrifield, VA 22119-3000  
15185741 EDI: PRA.COM Dec 24 2019 11:03:00 Portfolio Recovery, Attn: Bankruptcy,  
120 Corporate Blvd, Norfolk, VA 23502-0000  
15185742 EDI: PRA.COM Dec 24 2019 11:03:00 Portfolio Recovery Associates, 140 Corporate Blvd,  
Norfolk, VA 23502-0000  
15185743 E-mail/Text: colleen.atkinson@rmscollect.com Dec 24 2019 08:33:18 Receivable Management Inc,  
7206 Hull Rd, Ste 211, Richmond, VA 23235-0000  
15185744 EDI: CBS7AVE Dec 24 2019 11:03:00 Seventh Avenue, 1112 7th Ave., Monroe, WI 53566-1364  
15185745 +E-mail/PDF: clerical@simmassociates.com Dec 24 2019 07:56:14 Simm Associates, Inc.,  
800 Pencader Drive, Newark, DE 19702-3354  
15185747 +EDI: RMSC.COM Dec 24 2019 11:03:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
PO Box 956060, Orlando, FL 32896-0001  
15185748 +EDI: RMSC.COM Dec 24 2019 11:03:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
15185749 EDI: RMSC.COM Dec 24 2019 11:03:00 Synchrony Bank/Gap, PO Box 530942,  
Atlanta, GA 30353-0942  
15185750 +EDI: VERIZONCOMB.COM Dec 24 2019 11:03:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830  
TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

15185736\* +NES, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2019 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,  
therese.rogerstra@gmail.com;brobinson@IQ7Technology.com;brobinson@ecf.epiqsystems.com  
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov  
Walter Ragland [R&R] on behalf of Debtor Patricia Denice Boley Brown RaglandWL@aol.com,  
raglandwr41739@notify.bestcase.com;allisone@raglandlegal.com;r41739@notify.bestcase.com;vabklaw@  
mail.com;bryan.ragland@gmail.com

TOTAL: 3